

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
MAMBA GOUMBALA, on behalf of himself  
and all others similarly situated,

**08 CIV. 7863**

-against-

CLASS ACTION  
COMPLAINT

JURY TRIAL  
DEMANDED

NELSON, WATSON & ASSOCIATES, LLC

Defendant.  
-----X

Plaintiff, by and through his undersigned attorney alleges upon knowledge as to himself and his own acts, and as to all other matters upon information and belief, brings this complaint against the above-named defendant, its employees, agents, and successors, and in support thereof alleges the following:

PRELIMINARY STATEMENT

1. Plaintiff brings this action on his own behalf and on behalf of all others similarly situated for damages and declaratory and injunctive relief arising from the defendant's violation of §1692 *et. seq.* of Title 15 of the United States Code, the Fair Debt Collections Practices Act (hereinafter "FDCPA"), which prohibits debt collectors within the meaning of 15 U.S.C. § 1692a(6) from engaging in abusive, deceptive and unfair practices.

JURISDICTION AND VENUE

2. This Court has jurisdiction over this action pursuant to 28 U.S.C. § 1331. This is

an action for violation of 15 U.S.C. § 1692.

3. Venue is proper in this district under 28 U.S.C. § 1391(b)(2).

PARTIES

4. Plaintiff Mamba Goumbala (hereinafter "Goumbala") is a resident of the State of New York, Bronx County. On or about September 14, 2007 plaintiff received and came into contact with a debt collection notice from defendant. Exhibit A.

5. Defendant Nelson, Watson & Associates, LLC is a Massachusetts Limited Liability Company engaged in the business of collecting debt. The principal purpose of defendant is the collection of debt using the mails and telephone, and the defendant regularly attempts to collect debts alleged to be due another.

CLASS ACTION ALLEGATIONS

6. Plaintiff brings this action as a nationwide class action, pursuant to Rule 23 of the Federal Rules of Civil Procedure (hereinafter "FRCP"), on behalf of himself and all consumers who have received debt collection notices and/or letters from the defendant which are in violation of the FDCPA, and their successors in interest (the "Class"). Excluded from the Class is the defendant herein, and any person, firm, trust, corporation, or other entity related to or affiliated with the defendant, including, without limitation, persons who are officers, directors, employees, associates or partners of defendant.

7. This action is properly maintained as a class action. This Class satisfies all the requirements of Rule 23 for maintaining a class action.

8. The Class is so numerous that joinder of all members is impracticable. Upon information and belief, hundreds of persons have received debt collection notices from the defendant which violate various provisions of the FDCPA.

9. There are questions of law and fact which are common to the Class and which predominate over questions affecting any individual Class member. These common questions of law and fact include, without limitation:

- a. Whether the defendant violated various provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692e, 1692e(10), 1692e(12) and 1692f(1), by defendant assessing Interest on purchased debts, absent a basis.
- b. Whether plaintiff and the Class have been injured by the defendant's conduct;
- c. Whether plaintiff and the Class have sustained damages and are entitled to restitution as a result of defendant's wrongdoing and, if so, what is the proper measure and appropriate statutory formula to be applied in determining such damages and restitution; and
- d. Whether plaintiff and the Class are entitled to declaratory and/or injunctive relief.

10. Plaintiff's claims are typical of the claims of the Class, and plaintiff has no interests adverse or antagonistic to the interests of other members of the Class.

11. Plaintiff will fairly and adequately protect the interests of the Class and has retained experienced counsel, competent in the prosecution of class action litigation.

12. A class action is superior to other methods for the fair and efficient adjudication of the claims herein asserted. Plaintiff anticipates that no unusual difficulties are likely to be encountered in the management of this class action.

13. A class action will permit a large number of similarly situated persons to prosecute their common claims in a single forum simultaneously, efficiently, and without the duplication of effort and expense that numerous individual actions would engender. Class treatment also will permit the adjudication of relatively small claims by many Class members who could not

otherwise afford to seek legal redress for the wrongs complained of herein. Absent a class action the Class members will continue to suffer losses of statutorily protected rights as well as monetary damages and if defendant's conduct will proceed without remedy it will continue to reap and retain the proceeds of its ill-gotten gains.

14. Defendant has acted on grounds generally applicable to the entire Class, thereby making appropriate final injunctive relief or corresponding declaratory relief with respect to the Class as a whole.

#### STATEMENT OF FACTS

15. Starting on or about September 14, 2007, defendant mailed a collection letter addressed to Mamba Goumbala. Upon receipt of defendant's letter, plaintiff opened and read it. The letter demanded payment of a debt allegedly owed by plaintiff to North Star Capital Acquisition, LLC. A copy of said letter is annexed hereto as Exhibit A.

#### FIRST CAUSE OF ACTION

16. Each of the above allegations is incorporated herein.

17. The letter violated 15 U.S.C. § 1692f(1) by Neslon, Watson & Associates, LLC, attempting to collect \$413.31 in Interest, without basis.

18. Moreover, upon information and belief, in violation of 15 U.S.C § 1692e, 15 U.S.C. § 1692e(10) and 1692e(12), Nelson, Watson & Associates, LLC used false representations and deceptive means to collect a debt by representing that North Star Capital Acquisition, LLC is an innocent purchaser for value without the ability to evidence the purported

purchase.

19. As a result of defendant's abusive, deceptive and unfair debt collection practices, plaintiff has been damaged.

**WHEREFORE**, plaintiff respectfully requests that the Court enter judgment as follows:

- a) Declaring that this action is properly maintainable as a class action and certifying plaintiff as Class representative;
- b) Issue a preliminary and permanent injunction restraining defendant, its employees, agents and successors from, *inter alia*, engaging in conduct and practices that are in violation of the FDCPA;
- c) Issue a declaratory Order requiring defendant to make corrective disclosures;
- d) Awarding plaintiff statutory damages;
- e) Awarding plaintiff costs of this action, including reasonable attorneys' fees and expenses; and
- f) Awarding plaintiff such other and further relief as the Court may deem just and proper.

DEMAND FOR TRIAL BY JURY

Pursuant to Rule 38 of the FRCP, plaintiff hereby demands a trial by jury.

Dated: August 28, 2008  
Uniondale, New York



Abraham Kleinman (AK-6300)  
Kleinman LLC  
626 RexCorp Plaza  
Uniondale, New York 11556-0626  
Telephone (516) 522-2621  
Facsimile (888) 522-1692

**EXHIBIT A**

PO Box 1299  
Haverhill MA 01831  
RETURN SERVICE REQUESTED

September 14, 2007

TNST106282 - A1110 - 002390  
Mamba Gumbala  
PO Box 627  
Bronx NY 10473-0627

|||||

**Nelson, Watson & Associates, LLC**  
80 Merrimack Street Lower Level  
Haverhill, MA 01830  
Phone: (800) 388-1190 • Fax: (978) 469-9046

Current Creditor:  
NORTH STAR CAPITAL ACQUISITION LLC  
Acct #: 68271008366499  
Balance Due: \$3584.69

Nelson, Watson & Associates, LLC  
PO Box 1299  
Haverhill MA 01831-1799  
|||||

\*\*\* Detach Upper Portion and Return with Payment \*\*\*

Acct No.: 68271008366499  
Current Creditor: NORTH STAR CAPITAL ACQUISITION LLC  
Original Creditor: BANK OF AMERICA NA USA

NWAA2111TY71ABA4C1  
Principal: \$3171.38  
Interest: \$413.31  
Total Balance: \$3584.69

The above referenced account has been placed with this office for collection. Remittance of the payment in full is hereby requested.

For your security, please make all payments payable to Nelson, Watson & Associates.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please call Monday through Thursday 8am to 9pm EST, Friday 8am to 5pm EST, or Saturday 8am to 12pm EST.

This communication is from a debt collector. This is an attempt to collect a debt. All information obtained will be used for that purpose.

Sincerely,

Consumer Services Department

THIS COLLECTION AGENCY IS LICENSED BY THE NEW YORK CITY DEPT OF CONSUMER AFFAIRS  
PERMIT# 1116152